



CITIBANK COMMERCIAL CARDS, GOVERNMENT SERVICES

Summary of Automatic Travel Accident Insurance Coverage

(for Citibank Government Travel Card and Citibank One Card (includes the Citibank Government Centrally-Billed Accounts))

Please contact Citibank Customer Service Center at 800-790-7206 for information regarding the maximum benefit amount that applies to your account.

THE PLAN As a eligible Citibank Travel Card (includes Citibank centrally-billed account) or Citibank One Card accountholder, you, your spouse, your dependent children,* and any authorized user of an eligible Citibank Travel Card or Citibank One Card account whose fare has been purchased with a covered account will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Citibank Travel Card or Citibank One Card account. If the entire cost of the passenger fare has been charged to our Citibank Travel Card or Citibank One Card account prior to your departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge), immediately a) preceding your departure directly to the airport, terminal, or station, b) while at the airport, terminal, or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal, or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your Citibank Travel Card or Citibank One Card account. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation or persons without discrimination and for hire.

*Dependent child(ren) means children who are primarily dependent on the insured for maintenance and support and who are under the age of 19 and reside with the insured, beyond the age of 19 who are permanently mentally or physically challenged and incapable of self support, or up to age 25 if classified as a full-time student at an institution higher learning.

ELIGIBILITY This travel insurance plan is provided to eligible Citibank Travel Card and Citibank One Card accountholders of Citibank USA, N.A. automatically when the entire cost of the passenger fare(s) is charged to a Citibank Travel Card or Citibank One Card account while this insurance is effective. It is not necessary for you to notify Citibank USA, N.A., the Plan Administrator, or the Insurance Company when tickets are purchased. This coverage is not available to Citibank Purchase Card and Citibank Fleet Card accountholders.

THE COST This travel insurance plan is provided at no additional cost to eligible Citibank Travel Card and Citibank One Card cardholders of Citibank USA, N.A.

BENEFICIARY The Loss of Life benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse b) the Insured's children c) the Insured's parents d) the Insured's brothers and sisters e) the Insured's estate. All other indemnities will be paid to the Insured. If you desire a specific beneficiary other than as designated above, notify the Plan Administrator, at the address on page 3. The beneficiary designation is effective immediately and supersedes any previous notification you may have made.

THE BENEFITS The full Benefit Amount (\$250,000) is payable for accidental injury causing loss: of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. "Injury" means bodily injury resulting directly and independently of all other causes from an accident which occurs while the Covered Person is covered under this policy, but not loss resulting from sickness or disease. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least four fingers on the same hand, with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a Citibank Travel Card or Citibank One Card account. The loss must occur within 1 year of the accident. If the insured has multiple losses as the result of one accident, the Company will pay the single largest Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Insurance Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident.

EXCLUSIONS The policy does not cover any loss caused by or resulting from: intentionally self-inflicted injury, suicide, or attempted suicide, whether sane or insane; war or act of war, declared or not; injury sustained while riding on any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft; or injury sustained while riding on any aircraft a) as a pilot, crew member or student pilot; b) as a flight instructor or examiner.

EFFECTIVE DATE This insurance is effective January 1, 2002 and will cease on the date The AIG Life Insurance Company Master Policy SRG 8062346 is terminated or on the date your Citibank Travel Card or Citibank One Card account ceases to be in good standing, whichever occurs first.

FILING CLAIMS FOR BENEFITS For general information, beneficiary designation, or to file a claim under this plan, simply call the Plan Administrator at 1-800-418-1515, Monday through Friday, 9:00 AM – 5:00 PM, Eastern time. You can also write to Thompson & Company Insurance Services, Inc., Citibank Administrative Department-AIG Life Insurance Policy SRG 8062346, 2 North Lake Avenue, Pasadena, CA 91101. The plan Administrator will provide you with instructions and forms for filling proof of loss.